

In re:
Juan P Garcia
Juan P Garcia
Debtors

Case No. 16-17908-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Aug 25, 2021

Form ID: 3180W

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2021:

Recip ID	Recipient Name and Address
db	+ Juan P Garcia, 4707 Route 309, Apt. B, Schnecksville, PA 18078-2460
db	+ Juan P Garcia, MAILING ADDRESS, 4804 Route 309, Apt. 1, Schnecksville, PA 18078-2201
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13885180	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
13866995	+ IBIS Capital Group LLC, 1 Blue Hill Plaza Suite 1514, Pearl River, NY 10965-3122
14306934	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
13841087	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 26 2021 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 25 2021 23:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Aug 25 2021 23:34:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13900011	EDI: AIS.COM	Aug 26 2021 03:43:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
13883494	EDI: PRA.COM	Aug 26 2021 03:43:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13924351	Email/Text: ebn@americollect.com	Aug 25 2021 23:34:00	PROGRESSIVE PHYSICIAN ASSOCIATES, C/O AMERICOLLECT INC, PO BOX 1566, MANITOWOC, WI 54221-1566
13821800	+ EDI: CHRM.COM	Aug 26 2021 03:43:00	Santander Consumer USA Inc, an Illinois corporation, d/b/a/ Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14302952	+ Email/Text: bncmail@w-legal.com	Aug 25 2021 23:34:13	Scolopax, LLC, C/O WEINSTEIN & RILEY P.S., 2001 WESTERN AVE. SUITE 400, SEATTLE, WA 98121-3132

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13963357	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
13936322	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:

Name	Email Address
CELINE P. DERKRIKORIAN	on behalf of Creditor Ditech Financial LLC ecfmail@mw-law.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor LOANCARE LLC cwohlab@raslg.com
FRANCIS THOMAS TARLECKI	on behalf of Creditor LoanCare LLC ecfmail@ecf.courtdrive.com, ecfmail@mw-law.com
FRANCIS THOMAS TARLECKI	on behalf of Creditor LoanCare LLC ecfmail@ecf.courtdrive.com ecfmail@mw-law.com
FREDERICK L. REIGLE	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com ecf_frp@trustee13.com
JOSEPH ANGEO DESSOYE	on behalf of Creditor Ditech Financial LLC paeb@fedphe.com
JOSEPH ANGEO DESSOYE	on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC paeb@fedphe.com
LAUREN MOYER	on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC ecfmail@mw-law.com
LAUREN MOYER	on behalf of Creditor LoanCare LLC ecfmail@mw-law.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com ecf_frp@trustee13.com
MARIO J. HANYON	on behalf of Creditor LoanCare LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com
MATTEO SAMUEL WEINER	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
MICHELLE DEWALD	on behalf of Debtor Juan P Garcia mdewald@rcn.com
MICHELLE DEWALD	

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on behalf of Michelle DeWald mdewald@rcn.com

PAUL EDWARD TRAINOR

on behalf of Debtor Juan P Garcia trainorlawoffices@gmail.com

RAYMOND M. KEMPINSKI

on behalf of Creditor Ditech Financial LLC raykemp1006@gmail.com raykemp1006@gmail.com

ROBERT J. DAVIDOW

on behalf of Creditor LOANCARE LLC robert.davidow@phelanhallinan.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

THOMAS I. PULEO

on behalf of Creditor Toyota Motor Credit Corporation tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 22

Information to identify the case:

Debtor 1	<u>Juan P Garcia</u>	Social Security number or ITIN	xxx-xx-8453
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Juan P Garcia</u>	Social Security number or ITIN	xxx-xx-8453
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-17908-pmm			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Juan P Garcia

Juan P Garcia

8/25/21

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.